

# Benefit Indices

Level

CoLA

Market

## Asset Category

Qualified Plans  
200

Home Equity  
202

Annuity / Life  
Insurance 204

Personal Equities  
206

Personal Fixed  
Income 208

Pension

Survivor

Caregiver  
(Income)

Legacy  
(Income)

Legacy  
(Lump Sum)

Long Term Care  
(Lump Sum)

Benefits Account  
218

External Asset  
Vehicle  
222

Preferred Provider  
Asset Vehicle  
-IRA  
-Annuity  
-Reverse Mortgage  
-Mutual Fund 224

GRC Asset Vehicle  
-IRA  
-Annuity  
-Reverse Mortgage  
-Mutual Fund  
226

Fig. 2

300

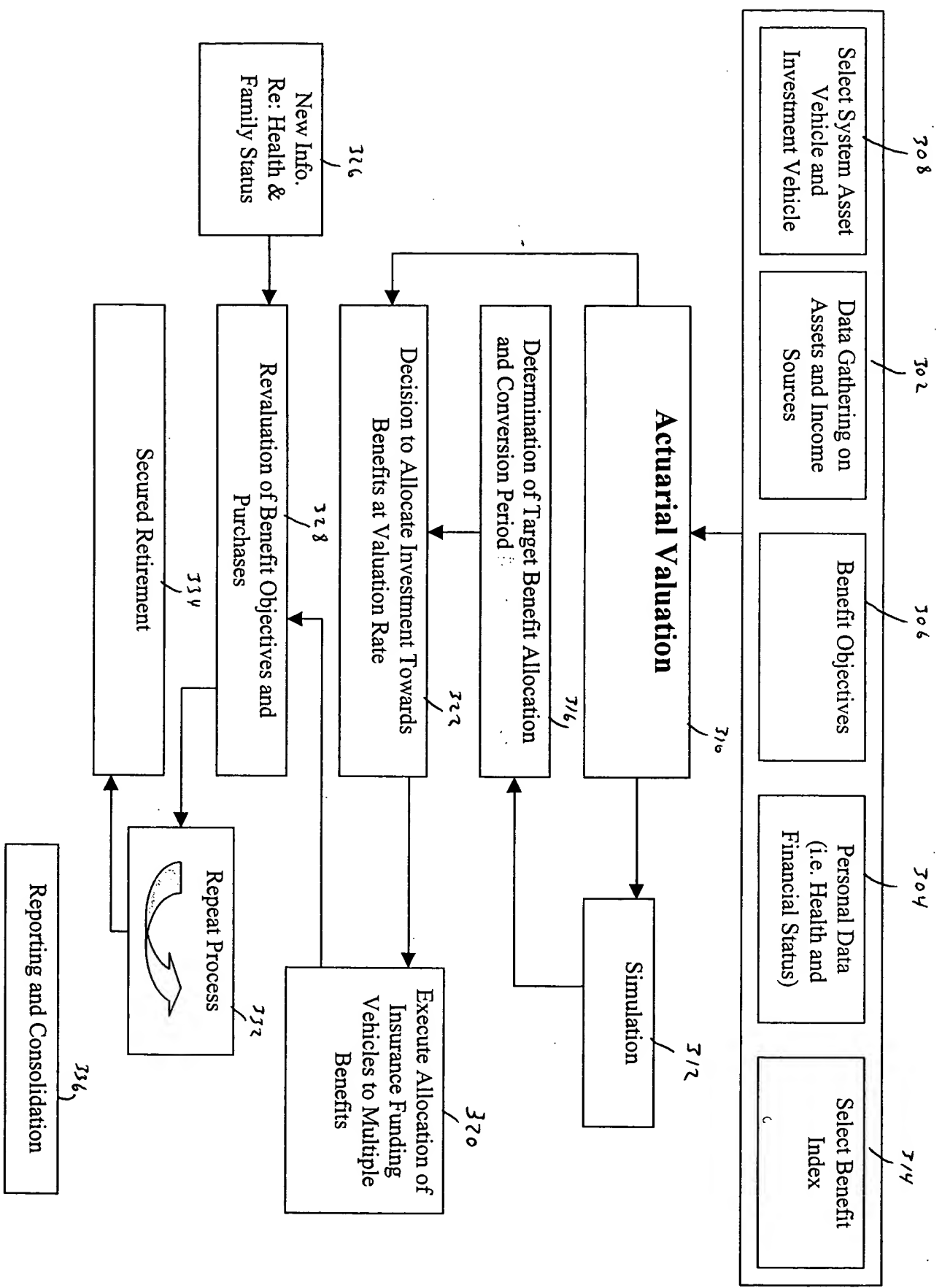
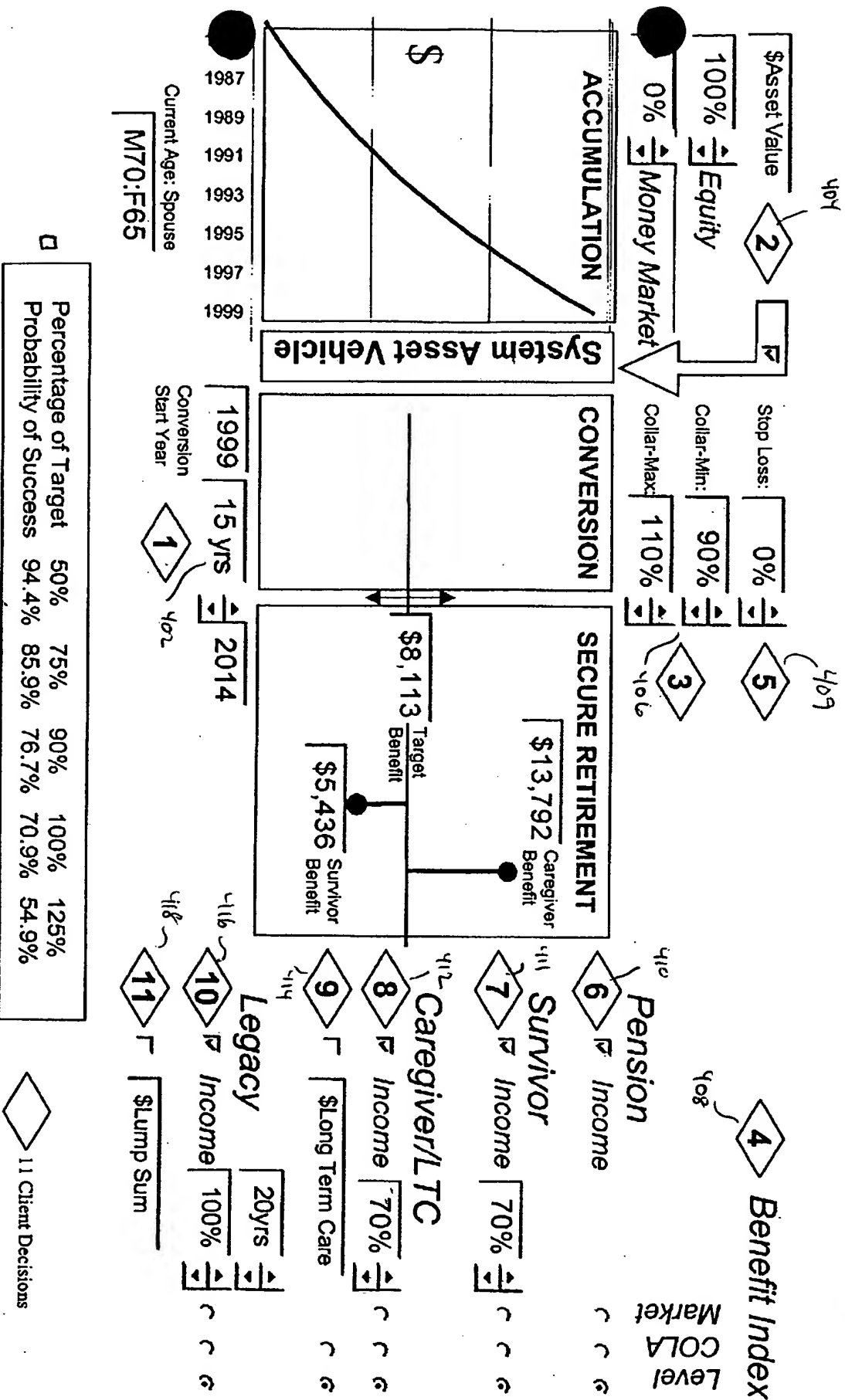


FIG. 3

	Decision Status	A	B	C	D	E	F	G
402	1 Conversion Period	1, 5, 10, 15	Dec.					Final
404	2 Asset Vehicle & Investment Vehicle	None		Dec.				
406	3 Collar	Def. 90-110%	Dec.					
408	4 Benefit Index	Def. Level or CoLA			Dec.			Decision
409	5 Stop / Loss	Def 0					Dec.	Final
410	6 Pension	Dec. (Yes or No)						
411	7 Survivor	Dec. (Yes or No)	Def. 100%			Dec.		Decision
412	8 Caregiver	Def 0						Final
414	9 Long Term Care	Def 0					Dec.	
416	10 Legacy Income	Def 0				Dec.		Decision
418	11 Legacy Lump Sum	Def 0					Dec.	

Fig. 4a

# Fig 4B



# Benefit Choices

Deposit	\$100,000.00
Period	15 Years
Client 1	70 M
Client 2	65 F
Survivor	100%

Year	Stock Market Return (%)	Current Interest Rates (%)	Algorithm Value BOY	Algorithm Target Payment Collared	IRA Account Value BOY	Transfer Withdraw	Value EOY	Purchased Benefit Value BOY	New Benefit Culm.	Value EOY	Actual Total Payment
1	12.37	6.00	100,000	8,655	100,000	6,667	8,078	96,797	0	577	8,655
2	14.54	5.94	103,354	9,143	96,797	6,952	7,954	94,959	6,556	612	9,143
3	12.25	5.23	108,990	9,867	94,959	7,878	7,664	90,084	14,031	668	9,521
4	19.45	4.98	111,877	10,379	90,084	8,337	6,954	90,688	21,793	710	9,521
5	22.49	5.08	119,732	11,399	90,688	9,086	6,151	93,804	29,044	803	9,521
6	(21.59)	5.24	130,356	12,754	93,804	10,181	5,213	60,353	36,552	938	9,521
7	1.98	6.10	102,799	10,353	60,353	6,618	4,541	50,259	42,447	672	9,521
8	1.41	5.69	99,337	10,313	50,259	6,571	3,874	40,429	49,077	667	9,521
9	5.90	4.59	98,761	10,587	40,429	7,292	3,168	31,925	58,332	706	9,521
10	28.09	5.16	92,669	10,274	31,925	6,251	2,515	30,370	60,744	654	9,521
11	10.28	4.87	96,207	11,049	30,370	7,599	1,706	23,405	65,837	809	9,521
12	(5.43)	4.59	95,325	11,359	23,405	8,156	820	13,602	71,920	886	9,521
13	25.98	4.76	89,558	11,091	13,602	6,957	23	8,348	75,956	797	9,521
14	10.63	5.02	86,487	11,150	8,348	6,797	0	1,716	78,138	826	10,324
15	19.18	4.91	83,547	11,231	1,716	1,716	0	0	81,831	216	10,540
16	0.00	4.82	80,202	0	0	0	0	0	80,202	0	10,540
Percent of Target											122%

534

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# Benefit Choices

Deposit \$100,000.00  
 Period 15 Years  
 Client 1 70 M  
 Client 2 65 F  
 Survivor 100%

502

500

	Stock Market	Current Interest	Algorithm IRA & Benefit	Payment	IRA Account	Benefit Account	Actual Total	
Year	Return (%)	Rates (%)	Value BOY	Target Collared	Value BOY	Transfer Withdraw EOY	Purchased Benefit New Culmnl. EOY	Payment
1	-3.57	6.00	100,000	8,655	8,655	100,000	0	8,655
2	4.88	6.15	88,361	7,817	7,817	81,923	577	7,817
3	12.99	7.18	84,125	7,616	7,790	73,146	502	7,790
4	12.26	5.74	88,344	8,196	8,196	70,766	550	8,196
5	6.37	3.80	93,720	8,922	8,922	66,593	616	8,922
6	(20.85)	3.52	90,990	8,903	8,903	56,388	614	8,903
7	11.26	4.77	69,866	7,036	7,790	33,016	407	7,790
8	33.74	4.40	68,881	7,151	7,790	27,787	421	7,790
9	17.35	3.88	73,330	7,861	7,861	27,457	522	7,861
10	5.60	3.86	72,066	7,990	7,990	22,395	544	7,990
11	11.01	4.04	67,388	7,739	7,790	14,892	494	7,790
12	(19.53)	3.43	66,504	7,925	7,925	9,045	540	7,925
13	3.16	3.23	62,259	7,711	7,790	1,325	137	6,441
14	(0.12)	3.88	56,935	0	0	0	0	6,441
15	4.22	3.61	55,256	0	0	0	0	6,441
16	0.00	4.58	49,685	0	0	0	0	6,441
Percent of Target								74%

534

Fig 5b

# Benefit Choices

502

Deposit	\$100,000.00
Period	15 Years
Client 1	70 M
Client 2	65 F
Survivor	100%

500

Year	Stock Market Return (%)	Current Interest Rates (%)	Algorithm			IRA Account			Benefit Account			Actual Total Payment		
			IRA & Benefit Value BOY	Payment Target	Collared	Value BOY	Transfer	Withdraw EOY	Purchased Value BOY	New Benefit	Cumul. Value EOY			
1	0.98	6.00	100,000	8,655	8,655	100,000	6,667	8,078	86,170	0	577	577	6,062	8,655
2	17.84	6.87	92,232	8,779	8,779	86,170	6,155	7,616	86,673	6,062	586	1,163	12,518	8,779
3	(1.30)	6.31	99,191	9,215	9,215	86,673	6,667	7,432	71,536	12,518	619	1,782	17,732	9,215
4	15.49	7.01	89,269	8,972	8,972	71,536	5,961	6,591	69,143	17,732	599	2,381	23,550	8,972
5	31.69	6.77	92,694	9,373	9,373	69,143	6,286	6,356	76,421	23,550	636	3,017	29,845	9,373
6	(0.27)	6.43	106,266	10,743	9,521	76,421	7,642	5,731	62,861	29,845	773	3,790	38,006	9,521
7	(13.24)	5.87	100,867	10,058	9,521	62,861	6,985	5,035	43,441	38,006	696	4,486	44,335	9,521
8	12.60	5.65	87,776	8,882	8,882	43,441	5,430	3,846	38,955	44,335	549	5,035	48,935	8,882
9	18.82	5.43	87,890	9,044	9,044	38,955	5,565	3,436	36,237	48,935	573	5,608	55,051	9,044
10	(0.15)	4.79	91,288	9,300	9,300	36,237	6,040	3,076	27,075	55,051	615	6,223	59,052	9,300
11	(5.49)	4.73	86,127	9,077	9,077	27,075	5,415	2,283	18,188	59,052	571	6,794	60,647	9,077
12	12.44	5.05	78,835	8,832	8,832	18,188	4,547	1,528	13,810	60,647	509	7,303	63,794	8,832
13	(19.29)	4.75	77,604	8,884	8,884	13,810	4,603	1,054	6,376	63,794	527	7,830	64,731	8,884
14	21.69	4.94	71,107	8,602	8,602	6,376	3,188	386	3,494	64,731	386	8,216	63,966	8,602
15	30.04	5.21	67,460	8,665	8,665	3,494	3,494	0	0	63,966	449	8,665	65,616	8,665
16	0.00	4.90	65,616	8,665	8,665	0	0	0	0	65,616	0	8,665	N/A	8,665
Percent of Target														100%

534

Fig. 5c

Figure 5c: A line graph showing the growth of a \$100,000 investment over 15 years. The x-axis represents years (1 to 15) and the y-axis represents the investment value. The graph shows a steady upward trend, starting at \$100,000 in year 1 and reaching approximately \$165,000 by year 15. The growth is attributed to a combination of stock market returns and current interest rates.



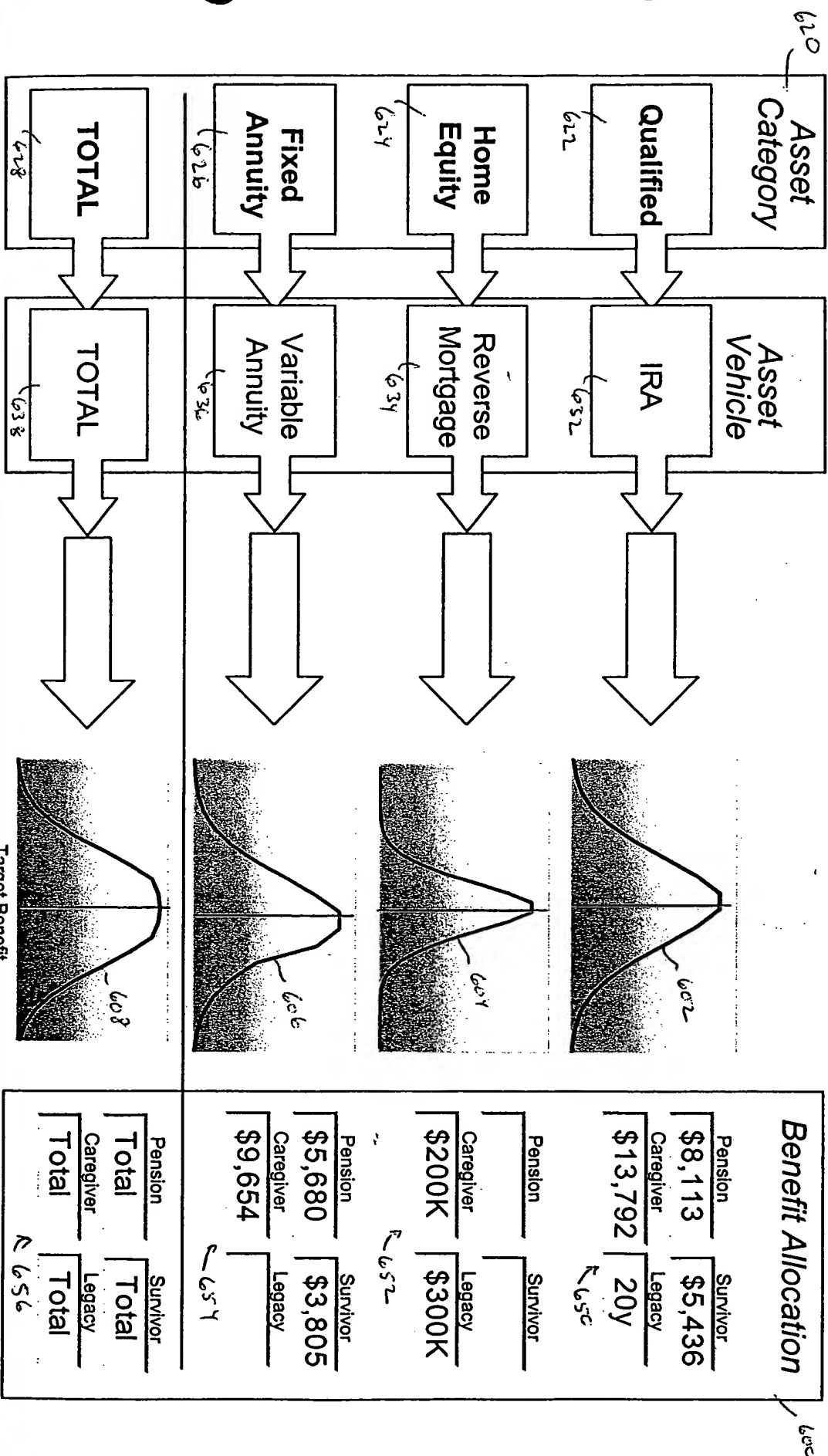
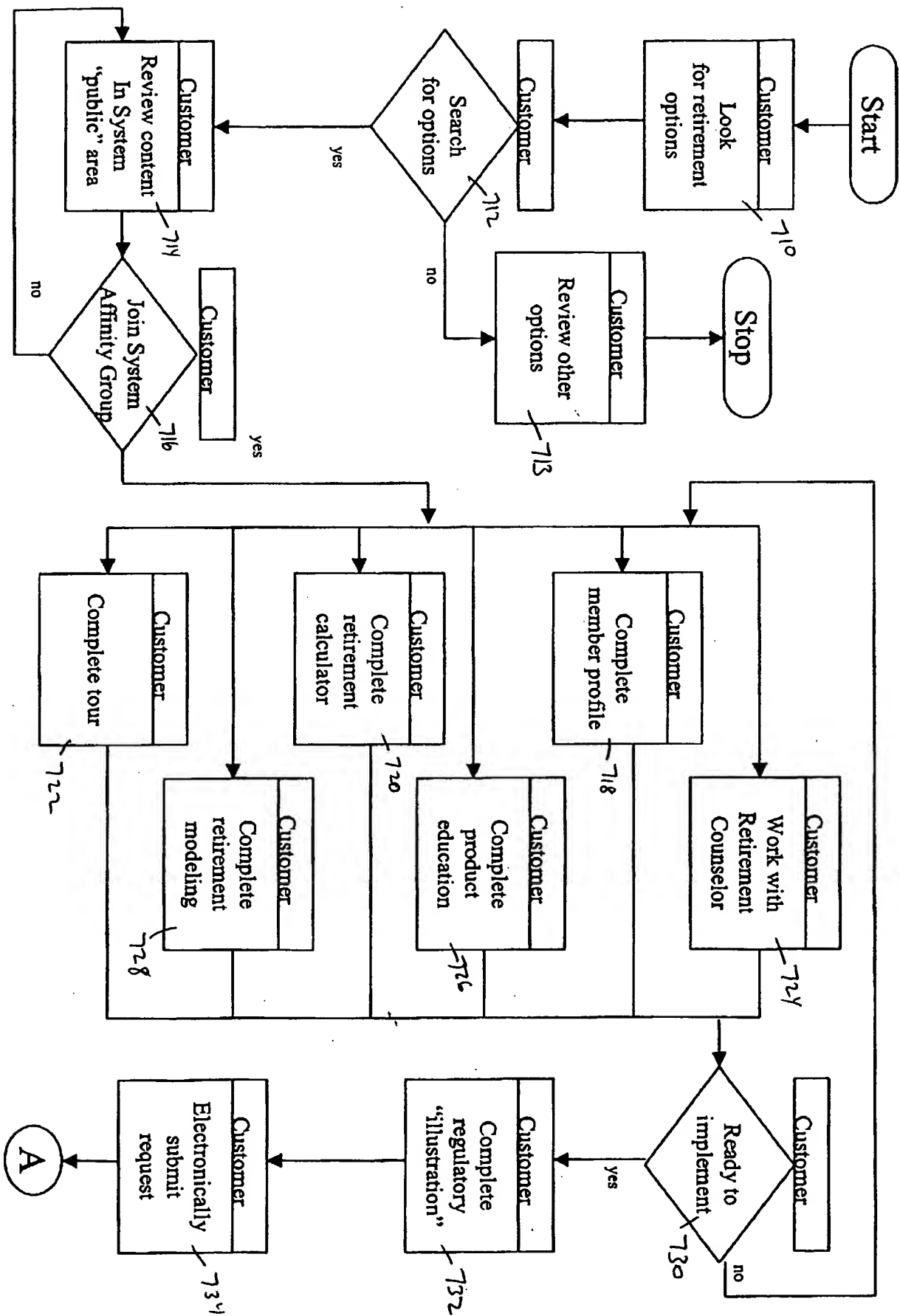


Fig. 6

Fig. 7a





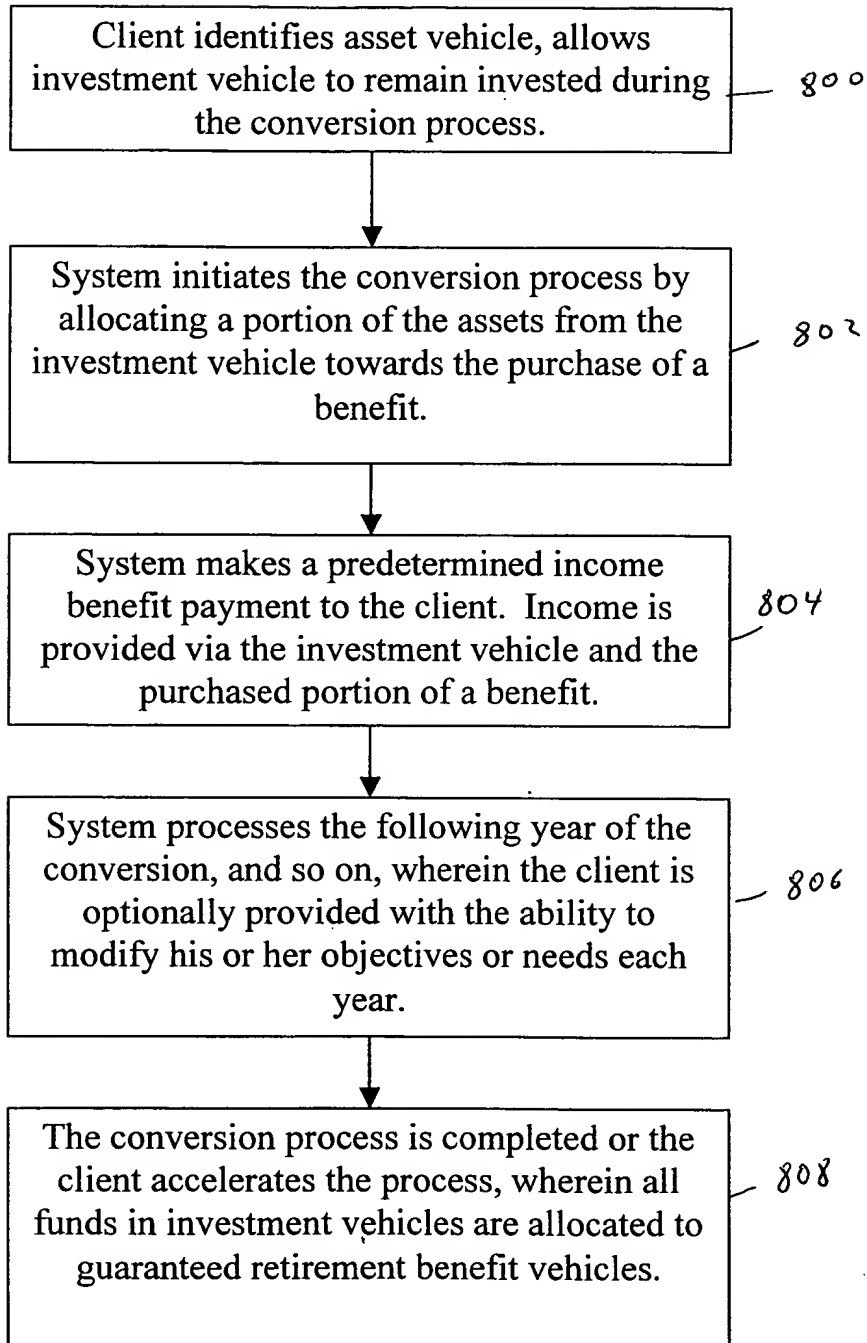


Fig. 8